

**From:** Bill Kubiak <billjkubiak@gmail.com>  
**Sent:** Thursday, September 24, 2015 1:10 AM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** RIN 1210-AB32

Congressional and or policy making represenatives it would be a devastating blow to all efforts by individuals desiring to fend for themselves financially and keep off the welfare rolls if any type of law or bill is passed that prohibits and stifles an individuals determination and ambition to not only survive but thrive in any type of financial environment that presently exists in present American society. I am proof that utilization of options is an excellent way to still advance financially. Those citizens who desire to assume full responsibility for all aspects of their lives-including finances would be greatly discriminated against by such unfair "one size fits all" action. The integrity of the "fabric of this country and its responsible citizens" should be maintained and encouraged and not be compromised by any elected or group of officials who truly value and will maintain the freedoms of this great country. Irresponsible actions will only crush the youth and future leaders of America. I am considered a senior citizen, retired blue collar individual who is aspiring to introduce "options" to all members of my family. I humbly request that this door of financial opportunity will not be closed for those young people behind that are proud to be American citizens and that welcome the right and means to construct their own financial future. Thank you for your attention.

Respectfully, Bill J. Kubiak

The employment of "options" in IRA accounts is a powerful and beneficial tool. SEMPER FI USMC